Attorney Docket No.: 134779.11601

Page 1 of 14

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

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Timothy L. ROBINSON : Confirmation No.: 1329

00mmatton 140., 132

Serial No.: 10/775,079 : Group Art Unit: 3694

Filed: February 11, 2004 : Examiner: Susanna M. Diaz

Title: A SYSTEM AND METHOD FOR DELAYING PAYMENT PROCESSING FOR

BIOMETRICALLY-INITIATED FINANCIAL TRANSACTIONS

AMENDMENT AND RESPONSE TO OFFICE ACTION UNDER 37 C.F.R. § 1.111

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 23313-1450

Sir:

This Amendment and Response, together with the concurrently filed Petition for Extension of Time, constitutes a complete reply to the Office Action mailed January 9, 2008 in the above-identified application. The following remarks are respectfully submitted.

Amendments to the Claims begin on page 2.

Remarks begin on page 10.